

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

<b>In re:</b>	)	
	)	<b>Case No. 12-43425-MGD</b>
<b>Lori Ann Robinson</b>	)	
	)	<b>Chapter 13</b>
<b>Debtor</b>	)	

**NOTICE OF HEARING**

**PLEASE TAKE NOTICE** that the Debtor in the above- referenced matter filed a Motion seeking to Incur Debt.

**PLEASE TAKE FURTHER NOTICE** that the Court will hold a hearing on the Objection in **Courtroom 342**, U.S. Courthouse, 600 East First Street, Rome, GA at **10:00 A.M. on March 5, 2014**.

Your rights may be affected. You should read these pleadings carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not want the court to grant the relief sought in these pleadings or if you want the court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleading with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk at least two business days before the hearing. The address of the Clerk's Office is Clerk, U. S. Bankruptcy Court, Room 339, 600 East First Street, Rome, Georgia 30161-3187. You must also mail a copy of your response to the undersigned at the address stated below.

This 29th day of January, 2014.

Respectfully submitted,

/s/

\_\_\_\_\_  
Dan Saeger  
Attorney for the Debtor  
Georgia Bar No. 680628

RICKMAN & ASSOCIATES, PC  
1325 Satellite Blvd, Suite 1406  
Suwanee, Georgia 30060  
(P) 678-500-9546  
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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

**In re:** )  
 ) **Case No. 12-43425-MGD**  
**Lori Ann Robinson** )  
 ) **Chapter 13**  
**Debtor** )

**MOTION TO INCUR NEW DEBT BY PURCHASING AUTOMOBILE**

**COMES NOW** Lori Ann Robinson, Debtor in the above-styled Chapter 13 case, by and through counsel, files this "Motion to Incur Debt", and shows this honorable court the following:

1.

Debtor filed the petition for relief in the above-styled Chapter 13 case on November 13, 2012. The Chapter 13 plan was confirmed on March 14, 2013.

2.

Debtor wishes to incur new debt to purchase an automobile.

3.

Debtor has been approved for a loan to purchase an automobile, the terms being as follows:

Interest Rate 20.873%, Price of Automobile \$18,095.00, 68 Months, \$460 Per Month, \$4000 Down Payment

WHEREFORE, Debtor prays:

- (a) that this Motion be filed, read and considered;
- (b) that this Motion be granted; and,

(c) that this Honorable Court grant such other and further relief as it deems just and proper.

This the 29th day of January, 2014.

Respectfully submitted,

/s/

Dan Saeger

Attorney for Debtor

Georgia Bar No. 680628

RICKMAN & ASSOCIATES, PC  
1325 Satellite Blvd, Suite 1406  
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**CERTIFICATE OF SERVICE**

I certify that true and correct copies of the Debtor's Motion to Incur Debt have been served upon the following by placing same in an envelope with adequate First Class postage affixed and depositing the same in the United States Mail addressed for delivery to:

Mary Ida Townson  
191 Peachtree Street, N.E.  
Suite 2200  
Atlanta, GA 30303

Lori Ann Robinson  
PO Box 491582  
Lawrenceville, GA 30049

And all creditors listed in the matrix below

Dated: January 29, 2014

/s/  
Dan Saeger  
Attorney for Debtor  
Georgia Bar No. 680628

RICKMAN & ASSOCIATES, PC  
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Label Matrix for local noticing  
113E-4  
Case 12-43425-mgd  
Northern District of Georgia  
Rome  
Tue Mar 12 07:20:16 EDT 2013

Asset Acceptance LLC  
PO Box 2036  
Warren MI 48090-2036

CASHCALL, INC.  
C/O WEINSTEIN & RILEY, PS  
2001 WESTERN AVE., STE. 400  
SEATTLE, WA 98121-3132

CREDIT ACCEPTANCE  
25505 W 12 MILE RD #3000  
SOUTHFIELD, MICH 48034-8331

Michael C. Cherof  
Kenneth S. Nugent, PC  
4227 Pleasant Hill Road  
Building 11, Suite 300  
Duluth, GA 30096-1611

Credit Management LP  
4200 International Parkway  
Carrollton TX 75007-1912

Delbert Services  
1600 S Doughs Road  
Anaheim CA 92806

Department of Labor  
2211 Beaver Ruin Road  
Norcross GA 30071-3328

Georgia Dept. of Labor  
Suite 826  
148 Andrew Young Inter. Blvd., NE  
Atlanta GA 30303-1751

Georgia Dept. of Labor  
Suite 910  
148 Andrew Young Inter. Blvd., NE  
Atlanta GA 30303-1751

Homeward Residential  
PO Box 660029  
Dallas TX 75266-0029

Homeward Residential, Inc.  
Bankruptcy Department  
1525 S. Beltline Road, Suite 100 North  
Coppell, TX 75019-4913

LHR Inc  
35A Rust Lane  
Boerne TX 78006-8202

Legacy Visa  
c/o Millenium Financial Group  
5770 NW Expressway Ste 102  
Oklahoma City OK 73132-5238

Northland Group  
PO Box 390846  
Minneapolis MN 55439-0846

Pawn Mart  
192 Scenic Hwy  
Lawrenceville GA 30046-5740

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Premier Bankcard/Charter  
P.O. Box 2208  
Vacaville, CA 95696-8208

Quantum3 Group LLC as agent for  
EC2N Trust  
PO Box 788  
Kirkland, WA 98083-0788

RJM Acquisitions LLC  
575 Underhill Blvd Suite 224  
Sysosset NY 11791-4437

Robert Rickman  
Rickman & Associates, PC  
1325 Satellite Blvd  
Suite 1406  
Suwanee, GA 30024-4671

Lori Ann Robinson  
PO Box 491582  
Lawrenceville, GA 30049-0027

Daniel R. Saeger  
Rickman & Associates, P.C.  
706 S Thornton Ave. Ste. D  
Dalton, GA 30720-8212

Mary Ida Townson  
Chapter 13 Trustee  
Suite 2200  
191 Peachtree Street, NE  
Atlanta, GA 30303-1770

U.S. Auto Finance, Inc.  
C/O Joe P. Redd, Atty.  
1959-G Parker Ct.  
Stone Mountain, Ga 30087-3449

US Auto Finance  
2875 University Pkwy  
Lawrenceville GA 30043-6752

End of Label Matrix	
Mailable recipients	25
Bypassed recipients	0
Total	25